

In re:
Jeffrey B. Harless
Maria J. Harless
Debtors

Case No. 19-17008-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 18, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| +++ | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Jeffrey B. Harless, 27 E. Main Street, Lititz, PA 17543-1926 |
| db | + Jeffrey B. Harless, MAILING ADDRESS, 4164 Home Town Lane, Ravenel, SC 29470-3332 |
| jdb | + Maria J. Harless, 27 E. Main Street, Lititz, PA 17543-1926 |
| jdb | + Maria J. Harless, MAILING ADDRESS, 4164 Home Town Lane, Ravenel, SC 29470-3332 |
| 14568962 | +++ Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939 |
| 14451916 | + Jayfore Family Partnership,, a/k/a Jayfore Family Limited Partnership, 48 Smithtown Road, Pipersville, PA 18947-9334 |
| 14457446 | + Jonestown Bank & Trust Co., c/o Paul C. Bemetzreider, Esq, 1601 Cornwall Road, Lebanon, PA 17042-7406 |
| 14452631 | + US Foods, Inc., CST Co., 2007 Lake Point Way, Louisville, KY 40223-4221 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | + Email/Text: taxclaim@countyofberks.com | Oct 19 2024 00:03:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Oct 19 2024 00:04:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14448515 | + Email/Text: bankruptcy@bbandt.com | Oct 19 2024 00:03:00 | BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847 |
| 14422141 | EDI: DISCOVER | Oct 19 2024 04:05:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14422041 | EDI: JEFFERSONCAP.COM | Oct 19 2024 04:05:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 14448382 | EDI: JPMORGANCHASE | Oct 19 2024 04:05:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505 |
| 14431437 | + Email/Text: RASEBN@raslg.com | Oct 19 2024 00:03:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14444705 | Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com | Oct 19 2024 00:03:00 | State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328 |
| 14437611 | Email/PDF: resurgentbknofications@resurgent.com | Oct 19 2024 00:22:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14420797 | Email/Text: EBN@Mohela.com | Oct 19 2024 00:03:00 | US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005 |
| 14446129 | Email/Text: bkrcy@ugi.com | Oct 19 2024 00:04:00 | UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| NONE | *+ | Jeffrey B. Harless, MAILING ADDRESS, 4164 Home Town Lane, Ravenel, SC 29470-3332 |
| NONE | *+ | Maria J. Harless, MAILING ADDRESS, 4164 Home Town Lane, Ravenel, SC 29470-3332 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| ADAM BRADLEY HALL | on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com |
| ANDREW L. SPIVACK | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor ARC Home LLC bkgroup@kmlawgroup.com |
| KEVIN G. MCDONALD | on behalf of Creditor FITNO ARC Home LLC bkgroup@kmlawgroup.com |
| MICHAEL D. HESS | on behalf of Debtor Jeffrey B. Harless kortiz739@yahoo.com |
| MICHAEL D. HESS | on behalf of Joint Debtor Maria J. Harless kortiz739@yahoo.com |
| PAUL C. BAMETZREIDER | on behalf of Creditor Jonestown Bank & Trust Co. pbametzreider@barley.com dhiggins-king@barley.com |
| PETER E. MELTZER | on behalf of Creditor Truist Bank bankruptcy@wglaw.com ibernatski@wglaw.com |
| ROBERT W. PONTZ | on behalf of Creditor Jayfore Family Partnership bpontz@saxtonstump.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 11

Information to identify the case:

Debtor 1

Jeffrey B. Harless

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7583

EIN --

Debtor 2

Maria J. Harless

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3173

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **19-17008-pmm**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey B. Harless
aka Joboy's Brew Pub, aka Maria Harless
Joboy's Brew, aka Joboy's Brew Pub Inc

Maria J. Harless

10/17/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.